(Official Form 1) (10/05)						-		
		ed States Ban crict of North C			ns)		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Bukovich, Brian Curtis	r Last, F	First, Middle):		Name of Joi	nt Debtor (Spouse)	(Last, First,	Middle):	
All Other Names used by the Debto (include married, maiden, and trade			ames used by the Joried, maiden, and tr					
Last four digits of Soc. Sec./Comple	ete EIN (	or other Tax ID No. (ii	f more than one, state a	ll) Last four dig	gits of Soc. Sec./Con	mplete EIN	or other Tax ID No. (if more than one, state all	
Street Address of Debtor (No. & Str	eet, City	y, and State):		Street Addre	ess of Joint Debtor (I	No. & Stree	et, City, and State):	
1126 Park Place Avenue Morrisville, NC								
WOTTISVIIIE, NO			ZIP Code	4			ZIP Code	
County of Residence or of the Princ	ipal Pla	ce of Business:	27560	County of R	esidence or of the P	rincipal Pla	ce of Business:	
Wake								
Mailing Address of Debtor (if different from street address):  Post Office Box 886				Mailing Add	lress of Joint Debtor	(if differen	nt from street address):	
Morrisville, NC			7TD C 1				ZID C. I	
			ZIP Code <b>27560</b>				ZIP Code	
Location of Principal Assets of Bus (if different from street address above)		ebtor						
	ŕ							
Type of Debtor (Form of Organiza	tion)	Nature of B	usiness				Code Under Which	
(Check one box)  Individual (includes Joint Debto	re)   F	(Check all applica Health Care Busine				on is Filed (	(Check one box)	
☐ Corporation (includes LLC and	· /   =	☐ Single Asset Real E	state as defined	Chapter	7	1 🗆	Chapter 15 Petition for Recognition of a Foreign Main Proceeding	
Partnership	-	in 11 U.S.C. § 101 ☐ Railroad	(51B)	☐ Chapter	9	2 🗆	Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
Other (If debtor is not one of the abentities, check this box and provide	ove the	Stockbroker			Chapter 13		of a Poteigh Nominani Proceeding	
information requested below.) State type of entity:		☐ Commodity Broker☐ Clearing Bank			Nature	of Debts (C	Check one box)	
		☐ Nonprofit Organiza	tion qualified	■ Consumer/Non-Business □ Business				
FW - F		under 26 U.S.C. § 5	001(c)(3)	<u> </u>			D-14	
Filing For Full Filing For Filing	ee (Chec	ck one box)		Check one b		hapter 11 l	Deptors	
☐ Filing Fee to be paid in installm	ents (Ap	oplicable to individual	s only) Must	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). ☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).				
attach signed application for the is unable to pay fee except in in	court's ( stallmen	consideration certifyings. Rule 1006(b). See (	ig that the debtor Official Form 3A.		s not a sman busines	ss debtor as	defined in 11 0.5.C. § 101(51D).	
☐ Filing Fee waiver requested (Apattach signed application for the					aggregate noncontinutes are less than \$2		lated debts owed to non-insiders	
Statistical/Administrative Information Debtor estimates that funds will		labla for distribution t	o ymaa ayynad anad	itom			THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that runds will  Debtor estimates that, after any available for distribution to unse	exempt j	property is excluded a			l, there will be no fu	inds		
Estimated Number of Creditors								
1- 50- 100- 49 99 199	200- 999	1000- 5001- 5,000 10,000		25,001- 50,00 50,000 100,				
					] [			
Estimated Assets	100.001	φ500.001	21,000,001 :	0.000.001 :	70,000,001	41		
	100,001 to \$500,000					e than million		
Estimated Debts \$0 to \$50,001 to \$	100,001 to	o \$500,001 to \$	\$1,000,001 to \$1	0,000,001 to \$5	S0 000 001 to Mari	e than		
\$50,000 \$100,000	\$500,000	\$1 million	\$10 million	550 million \$	\$100 million \$100	million		

#### Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 2 of 48

(Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition **Bukovich, Brian Curtis** (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. and is requesting relief under chapter 11.) I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. ☐ Exhibit A is attached and made a part of this petition. X /s/ for John T. Orcutt July 25, 2006 Signature of Attorney for Debtor(s) Date for John T. Orcutt #10212 Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public I/we have received approved budget and credit counseling during health or safety? the 180-day period preceding the filing of this petition. I/we request a waiver of the requirement to obtain budget and ☐ Yes, and Exhibit C is attached and made a part of this petition. credit counseling prior to filing based on exigent circumstances. No (Must attach certification describing.) Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

(Official Form 1) (10/05) FORM B1, Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Brian Curtis Bukovich

Signature of Debtor Brian Curtis Bukovich

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 25, 2006

Date

#### Signature of Attorney

#### X /s/ for John T. Orcutt

Signature of Attorney for Debtor(s)

#### for John T. Orcutt #10212

Printed Name of Attorney for Debtor(s)

#### The Law Offices of John T. Orcutt, PC

Firm Name

6616-203 Six Forks Road Raleigh, NC 27615

Address

Email: postlegal@johnorcutt.com (919) 847-9750 Fax: (919) 847-3439

Telephone Number

July 25, 2006

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Bukovich, Brian Curtis** 

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Form B6A (10/05)

In re	Brian Curtis Bukovich		Case No.	
-		Debtor		

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Valuation Method (Sch. A & B) : FMV unless otherwise noted.		-	0.00	0.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

o continuation sheets attached to the Schedule of Real Property

Form	B61
(10/04)	5)

In re	Brian Curtis Bukovich		Case No.
_		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N Description and Location of Propert E	Joint, Or	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Wachovia (checking account)	-	1,500.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
1.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	-	2,350.00
	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
	Wearing apparel.	Wearing Apparel	-	100.00
	Furs and jewelry.	х		
3.	Firearms and sports, photographic, and other hobby equipment.	Recreational Equipment	-	500.00
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
0.	Annuities. Itemize and name each issuer.	X		
			Sub-Tot (Total of this page)	al > <b>4,450.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re	Brian Curtis Bukovich	Case No
-		,

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		I01K face value='s \$168.00)	-	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(To	Sub-Tota	al > <b>0.00</b>
			(10	tal of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Form B6B (10/05)

In re	<b>Brian Curtis Bukovich</b>	Case No
		<del>,</del>

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Ge (52	03 Jeep Liberty ico Insurance 2,000 miles) ebtor to surrender*	-	9,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 9,500.00 (Total of this page) Total >

13,950.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

## UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF NORTH CAROLINA RALEIGH DIVISION

In Re: Brian Bukovich Address: Po Box 886, Morrisville, N	(	Case No Chapter				
SCHE	DULE C -	PROPERT	<b>ΓΥ C</b> ]	LAIMED AS	S EXEMPT	
, the undersignedDebtor, clain nd non-bankruptcy Federal La		operty as exempt	pursuant	to 11 USC 522 and t	he laws of the State of No	orth Carolina,
RESIDENCE: REAL OR Each debtor can retain an as Const. Article X, Section 2)	ggregate interest in					(1) (NC
Description of Property & Address	Market Value	Owner (H), (W), (J)	Мо	rtgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
N/A	minus 6%					
				TO	OTAL NET VALUE:	
				VALUE CLAI	MED AS EXEMPT:	
RESIDENCE: REAL OR limit: An unmarried debtor \$37,000 in net value, so lon with rights of survivorship age and the name of the form Article X, Section 2)	who is 65 years of g as: (1) the proper and (2) the former of	age or older is en ty was previously co-owner of the p	titled to 1 y owned b roperty is	retain an aggregate in by the debtor as a ter s deceased, in which	terest in property <b>not to</b> nant by the entireties or as case the debtor must spec	exceed s a joint tenant cify his/her
Description of Property & Address	Market Value	Owner (H),(W),(J)	Мо	rtgage Holder or Lien Holder	Amount of Mortgage or Lien	Net Value
N/A	minus 6%	Widow(er)				
Debtor's Age:				ТС	OTAL NET VALUE:	
Name of former co-owner	••				MED AS EXEMPT:	

Note to Trustees: In accordance with law, exemptions must be applied to the true net "liquidation value", after deducting for both: (1) The payoff balances on all mortgage and other liens, and (2) All projected, hypothetical administrative expenses (11 U.S.C. 522(k)) which would be incurred in relation to liquidation of said property. (See Scott v. U.S. Trustee, 133 F.3d 917 (4th Cir.)(1997)). Therefore, before applying exemptions, six (6%) percent (representing the standard real estate broker's commission) is deducted from Fair Market Value in order to conservatively

## Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 9 of 48

approximate true liquidation value for the purpose of correctly applying exemptions.

2. MOTOR VEHICLE: Each debtor can claim an exemption in <u>one</u> vehicle, not to exceed \$3,500.00 in net value. (NCGS 1C-1601(a)(3))

Year, Make, Model, Style of Motor Vehicle	Market Value	Owner (H),(W),(J)	Lien Holder	Amount of Lien	Net Value
N/A					

TOTAL NET VALUE:
VALUE CLAIMED AS EXEMPT:

3. **PERSONAL AND HOUSEHOLD GOODS:** Each debtor can retain a total aggregate interest, not to exceed \$5,000.00 in net value, <u>plus</u> \$1000.00 in net value for each dependent of the debtor (not to exceed \$4,000 total for dependents.) (NCGS 1C-1601(a)(4) & NC Const., Article X, Section 1)

The number of dependents for exemption purposes is:\_\_\_\_\_0\_\_\_

Description of Property	Market Value	Owner (H),(W),(J)	Lien Holder	Amount of Lien	Net Value
Clothing & Personal					\$100.00
Kitchen Appliances					\$0.00
Stove					\$100.00
Refrigerator					\$0.00
Freezer					\$0.00
Washing Machine					\$300.00
Dryer					\$250.00
China					\$0.00
Silver					\$0.00
Jewelry					\$0.00
Living Room Furniture					\$500.00
Den Furniture					\$0.00
Bedroom Furniture					\$250.00
Dining Room Furniture					\$150.00
Lawn Furniture					\$0.00
Television					\$200.00
( ) Stereo ( ) Radio					\$100.00
( ) VCR ( ) Video Camera					\$0.00
Musical Instruments					\$0.00
( ) Piano ( ) Organ					\$0.00
Air Conditioner					\$0.00

## Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 10 of 48

Paintings or Art			\$0.00
Lawn Mower			\$0.00
Yard Tools			\$0.00
Crops			\$0.00
Recreational Equipment			\$500.00
Computer Equipment			\$500.00

TOTAL NET VALUE:	\$2,950.00
VALUE CLAIMED AS EXEMPT:	\$2,950.00

4. TOOLS OF TRADE: (Each debtor can retain an aggregate interest, not to exceed \$2,000.00 in net value.) (NCGS 1C-1601(a)(5))

Description	Market Value	Owner (H),(W),(J)	Lien Holder	Amount of Lien	Net Value

TOTAL NET VALUE:
VALUE CLAIMED AS EXEMPT:

5. LIFE INSURANCE: There is no limit on amount or number of policies. (NCGS 1C-1601(a)(6) & NC Const., Article X, Sect. 5)

Description & Company	Insured	Last 4 Digits of Policy Number	Beneficiary (If child, use initials only)

6. PROFESSIONALLY PRESCRIBED HEALTH AIDS: Debtor or Debtor's Dependents. (No limit on value.) (NCGS 1C-1601(a)(7)<u>)</u>

Description			

7. COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR THE DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT. There is no limit on this exemption. All such amounts are claimed as exempt. (The compensation is not exempt from related legal, health or funeral expenses.) (NCGS 1C-1601(a)(8))

Description	Source of Compensation	Last 4 Digits of Any Account Number

### Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 11 of 48

8. **WILDCARD EXEMPTION:** Each debtor can retain a total aggregate interest in any other property, not to exceed a net value of \$5,000.00, or the unused portion of the debtor's <u>residence</u> exemption, <u>whichever is less</u>. (NCGS 1C-1601(a)(2))

Description of the Property	Market Value	Owner (H),(W),(J)	Lien Holder	Amount of Lien	Net Value
Any property owned by the debtor(s), not otherwise claimed as exempt.					\$3,500.00
Wachovia Bank (chekcing account)	\$1,500.00				\$1,500.00

TOTAL NET VALUE:	\$5,000.00
VALUE CLAIMED AS EXEMPT:	\$5,000.00

- 9. INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS: All the value is claimed as exempt in such plans and funds, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in Sections 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under Sections 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.(NCGS 1C-1601(a)(9) and 11 U.S.C. 522) (There is no limit on amount of this exemption. All such funds are claimed as exempt.)
- 10. **FUNDS IN A COLLEGE SAVINGS PLAN**, as qualified under Section 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. Sections 541(b)(5)-(6), and (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, such contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses. (NCGS 1C-1601(a)(10))

College Savings Plan	Last 4 Digits of Account Number	Initials of Child Beneficiary	Value

11. RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENT UNITS OF OTHER STATES (The debtor's interest is exempt only to the extent that these benefits are exempt under the law of the State or governmental unit under which the benefit plan is established.) (NCGS 1C-1601(a)(11))

Name of Retirement Plan	State or Governmental Unit	Last 4 Digits of Identifying Number	Value

VALUE CLAIMED AS EXEMPT:	

12. ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor.) (NCGS 1C-1601(a)(12))

## Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 12 of 48

Type of Support	Location of Funds	Amount

13. **TENANCY BY THE ENTIRETY**: **All the net value** in the following property is claimed as exempt pursuant to 11 USC 522(b)(2)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety. (No limit on amount or number of items.)

	Description of Property & Address
1.	
2.	

#### 14. NORTH CAROLINA PENSION FUND EXEMPTIONS:

		Amount
a.	North Carolina Local Government Employees Retirement Benefits NCGS 128-31	
b.	North Carolina Teachers and State Employee Retirement Benefits NCGS 135-9	
c.	Fireman's Relief Fund pensions NCGS 58-86-90	
d.	Fraternal Benefit Society benefits NCGS 58-24-85	
e.	Benefits under the Supplemental Retirement Income Plan for teachers and state employees are exempt from levy, sale, and garnishment NCGS 135-95	
f.	Benefits under the Supplemental Retirement Income Plan for state law enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.30(g)	

|--|

#### 15. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:

		Amount
a.	Aid to the Aged, Disabled and Families with Dependent Children NCGS 108A-36	
b.	Aid to the Blind NCGS 111-18	
c.	Yearly Allowance of Surviving Spouse NCGS 30-15	
d.	Workers Compensation benefits NCGS 97-21	
e.	Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed NCGS 96-17_	
f.	Group insurance proceeds NCGS 58-58-165	
g.	Partnership property, except on a claim against the partnership NCGS 59-55	
h.	Wages of debtor necessary for the support of family NCGS 1-362	
i.	Benefits under the Separate Insurance Benefits Plan for state and local law enforcement officers are exempt from levy, sale, and garnishment NCGS 143-166.60(h)	

## Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 13 of 48

	Case 00-01103-3-A13 Doc 1 Thed 07/25/00 Entered 07/25/00 15.55.10 Tage 1	3 01 40
j.	Vested benefits under the North Carolina Public Employee Deferred Compensation Plan are exempt from levy, sale, and garnishment NCGS 147-9.4	
	VALUE CLAIMED AS EXEMPT:	
16.	FEDERAL PENSION FUND EXEMPTIONS:	
		Amount
a.	Foreign Service Retirement and Disability Payments 22 USC 4060	Amount
b.		
c.	Railroad Retirement Act annuities and pensions 45 USC 231m	
d.	<del>_</del>	
e.	Special pension paid to winners of Congressional Medal of Honor 38 USC 1562	
f.	Annuities payable for service in the General Accounting Office 31 USC 776	
	WALKE OF ALMED ACCENTED	
	VALUE CLAIMED AS EXEMPT:	
17.	OTHER EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:	
		Amount
a.	Social Security Benefits 42 USC 407	
b.	Injury or death compensation payments from war risk hazards 42 USC 1717	
c. Wages owing a master or seaman, except for support of a spouse and/or minor children 46 USC 11109		
d.	Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 USC 916	
e. Crop insurance proceeds 7 USC 1509		
f.	Public safety officers' death benefits 42 USC 3796. See subsection (g).	
g.	Railroad unemployment insurance 45 USC 352. See subsection (e).	
	VALUE CLAIMED AS EXEMPT:	
	UNSWORN DECLARATION UNDER PENALTY OF PERJURY	
Τ 4	he undersioned Debton declares under moneture francismy that I have need the foregoine Schodule C. Drementy Claims	l og Evommt
	he undersignedDebtor, declares under penalty of perjury that I have read the foregoing Schedule C - Property Claimed sisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of my knowledge, informatef.	
Dat	red: 7/25/06	
	s/ Brian Bukovich	
	Brian Bukovich	

Form	B6E
(10/04)	5)

In re	Brian Curtis Bukovich	Case No	
-		Debtor	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

☐ Check this box if debtor has no creditor	rs ho	ldii	ng secured claims to report on this Schedule D.						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT		DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. 8800008873611944			04/2003	Ť	ΙĖ	1 1			
Creditor #: 1 Suntrust			Purchase Money Security Interest	-	D	Н			
Consumer Loan Payments P.O. Box 791144 Baltimore, MD 21279-1144		-	2003 Jeep Liberty Geico Insurance (52,000 miles) *debtor to surrender*						
			Value \$ 9,500.00			Ш	11,147.00	1,647.00	
Account No.			Value \$						
Account No.			Value \$						
Account No.			Value \$						
continuation sheets attached			(Total o	Sub f this			11,147.00		
	Total (Report on Summary of Schedules)								

Form B6E

In re	Brian Curtis Bukovich	Case No.	
-		Debtor	
		Debioi	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

report this total on the Means Test form.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

adjustment. \_\_\_\_\_ continuation sheets attached

Form	B6I
(10/04)	5)

In re	Brian Curtis Bukovich		Case No.
-		Debtor	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

 $\square$  Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ιč	Hu	sband, Wife, Joint, or Community	<b>−</b>  6	Ü	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIGDIC	U T F	AMOUNT OF CLAIM
Account No. <b>0614367155</b>			Insurance Deficiency	٦	A T E		
Creditor #: 1 Allstate Insurance Post Office Box 3589 Akron, OH 44309-3589		-			D		141.65
Account No.	$\dashv$		Credit Collection Services	+	H		
Representing: Allstate Insurance			Two Wells Avenue Newton Center, MA 02459				
Account No.			03/2000				
Creditor #: 2 American Express Post Office Box 297271 Fort Lauderdale, FL 33329		-	Credit card purchases				
							1,082.00
Account No. 42315  Creditor #: 3  Amli at Milton Park c/o National Credit Post Office Box 312125  Atlanta, GA 31131		_	10/2004 Collection account				2,277.00
					L		]

Form B6F - Cont. (10/05)

In re	Brian Curtis Bukovich	Case No	
_		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	С	ш.	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED ANI CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	IM	CONTINGEN	1-00-c	I S P	AMOUNT OF CLAIM
Account No. 169162			Medical Bills		Т	A T E D		
Creditor #: 4 Anchorage Fracture an Orthopedic 3260 Providence Drive Suite 200 Anchorage, AK 99508		-				D		382.38
Account No. multiple accounts	1	T	04/2004 05/2004					
Creditor #: 5 Bank of America Post Office Box 1390 Norfolk, VA 23501		-	Credit card purchases					
								35,122.00
Account No. 7001191610741838  Creditor #: 6 Best Buy** c/o Household Retail Services Post Office Box 15521 Wilmington, DE 19850-5521		-	05/2004 Credit card purchases					1,166.00
Account No. <b>5178-0524-3041-9560</b>	┪		04/2004					
Creditor #: 7 Capital One Post Office Box 30285 Salt Lake City, UT 84130		-	Credit card purchases					5,602.00
Account No.	$\pm$		NCO Financial Systems					.,
Representing: Capital One			Post Office Box 61247 Dept. 64 Virginia Beach, VA 23466					
Sheet no1 of _3 sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	1	(To	Sotal of th		L tota pag		42,272.38

Form B6F - Cont. (10/05)

In re	Brian Curtis Bukovich	Case No.	
•		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	16	1		1	U	Г	1
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Ü	I SPUTED	AMOUNT OF CLAIM
Account No. Multiple accounts			04/2004		A T E D		
Creditor #: 8 Chase			Credit card purchases		D		
Post Office Box 15298 Wilmington, DE 19850		-					
							13,957.00
Account No. <b>6032590257759687</b>	1		05/2004				
Creditor #: 9 Citifinancial			Credit card purchases				
Post Office Box 22060		-					
Tempe, AZ 85285							
							4,745.00
Account No. 4512-3733-0011-2574	T	T	04/2004	$\top$	T	T	
Creditor #: 10	1		Credit card purchases				
E*Trade Financial Post Office Box 9201							
Plainview, NY 11803							
							11,068.00
Account No. <b>39671</b>			Medical bills	+			11,000.00
Creditor #: 11							
Langdon Clinic 4001 Dale Street		_					
Anchorage, AK 99508							
							575.00
Account No. Multiple accounts	$\vdash$		Medical Bills	+			3.3.66
Creditor #: 12							
Providence Health Systems Post Office Box 389668		_					
Seattle, WA 98138							
·							616.77
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of				Sub			30,961.77
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

Form B6F - Cont. (10/05)

In re	Brian Curtis Bukovich	Case No	
_		D 14	
		Dehtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

					_	_		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	IS SUBJECT TO SETOFF, SO STATE.	O C N T I N C E N T T T T T T T T T T T T T T T T T T		2	DISPUTED	AMOUNT OF CLAIM
Account No. 9696413376-1			02/2005 Student Loans		E	:		
Creditor #: 13 Sallie Mae Servicing Post Office Box 9500 Wilkes Barre, PA 18773-9500		-	Student Loans					
								13,742.00
Account No.								
Account No.	t	t		+	$^{\dagger}$	$\dagger$	7	
Account No.								
Account No.								
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of				Sul	otot	al		40.740.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	pa	ge	e)	13,742.00
			(Report on Summary of		Tot dul			90,476.80

Form B6G (10/05)

In re	Brian Curtis Bukovich	Cas	se No
-		, Debtor	

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Impact Athletics 280 Towerview Court Cary, NC 27513 Gym membership Contract began 04/2006 Terms \$60 per month for 12 months No out option \*Debtor to retain\* Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 21 of 48

Form B6H (10/05)

In re	Brian Curtis Bukovich	Cas	se No
-		, Debtor	

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Form	В
(10/04	(2

In re	Brian Curtis Bukovich		Case No.	
		Debtor(s)		

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	is filed, unless the spouses are separated and a joint petition is not a DEPENDENTS OF DEBTO		ite of any in	
Divorced	RELATIONSHIP: Son Mother Daughter	AGE: 3 years 62 years 7 years		
Employment:	DEBTOR	SPOUSE		
Occupation	IT Consultant	~~~~		
Name of Employer	Matrix Resources			
How long employed	4 months			
Address of Employer	115 Peremeter Center Place Atlanta, GA 30346			
INCOME: (Estimate of av	verage monthly income)	DEBTOR	5	SPOUSE
	wages, salary, and commissions (Prorate if not paid monthly.)	\$ 7,280.00 \$ 0.00	\$ \$	N/A N/A
3. SUBTOTAL		\$	. \$	N/A
4. LESS PAYROLL DEDI	ICTIONS			
a. Payroll taxes and se		\$ 2,227.68	\$	N/A
b. Insurance	ocial security	\$ <u>127.21</u>	\$ <del></del>	N/A
c. Union dues		\$ 0.00	\$	N/A
d. Other (Specify):		\$ 0.00	\$	N/A
\ 1 \ J/		\$ 0.00	\$	N/A
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS	\$\$	. \$	N/A
6. TOTAL NET MONTHI	LY TAKE HOME PAY	\$4,925.11	. \$	N/A
7. Regular income from or	peration of business or profession or farm. (Attach detailed statemen	nt) \$ <b>0.00</b>	\$	N/A
8. Income from real proper		\$ 0.00	\$	N/A
9. Interest and dividends		\$ 0.00	\$	N/A
or that of dependents l		e \$ <b>0.00</b>	\$	N/A
11. Social security or other	government assistance	Φ 0.00	ф	NI/A
(Specify):		\$ 0.00	\$	N/A
10 B		\$ 0.00	\$ —	N/A
12. Pension or retirement i		\$	\$	N/A
13. Other monthly income		¢ 0.00	¢	NI/A
(Specify):		\$ 0.00	\$	N/A
		\$ 0.00	<u> </u>	N/A
14. SUBTOTAL OF LINE	S 7 THROUGH 13	\$	. \$	N/A
15. TOTAL MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$ 4,925.11	\$	N/A
16. TOTAL COMBINED	MONTHLY INCOME: \$ 4,925.11	(Report also Sch	on Summa	ary of

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Mr. Bukavich is working under contract until 12/2006, his income could be lowered after the contract is up.

Form B6J (10/05)

In re	Brian Curtis Bukovich		Case No.	
		Debtor(s)		

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comexpenditures labeled "Spouse."	plete a separ	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No _X_	-	
b. Is property insurance included? Yes No		
2. Utilities: a. Electricity and heating fuel	\$	150.00
b. Water and sewer	\$	0.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	120.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	300.00
5. Clothing	\$	175.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	·	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	100.00
c. Health	\$	0.00
d. Auto	\$ <del></del>	75.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	· —	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the	Ψ	
plan.)		
a. Auto	\$	0.00
b. Other Student Loans	\$	108.00
c. Other Boat/4-wheeler/camper expenses	\$	110.00
d. Other Furniture Payments	\$	125.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	2,080.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other See Detailed Expense Attachment	\$ <del></del>	585.00
17. Ouler	Ψ	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	5,228.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  None  20. STATEMENT OF MONTHLY NET INCOME	_	
a. Total monthly income from Line 16 of Schedule I	\$	4,925.11
b. Total monthly expenses from Line 18 above	\$	5,228.00
c. Monthly net income (a. minus b.)	\$	-302.89

Form B6J

0,00)			
In re	Brian Curtis Bukovich	Case No.	
		Debtor(s)	

## $\underline{SCHEDULE\ J.\ CURRENT\ EXPENDITURES\ OF\ INDIVIDUAL\ DEBTOR(S)}$

110.00

585.00

\$

## **Detailed Expense Attachment**

<u>Other</u>	<u>Utility</u>	Expend	<u>itures:</u>
--------------	----------------	--------	----------------

**Storage Unit Expenses** 

**Total Other Expenditures** 

Other Utility Expenditures:		
Cablevision	\$	30.00
Cellular Phone	\$ <u></u>	50.00
Internet	\$	40.00
<b>Total Other Utility Expenditures</b>	\$	120.00
Other Expenditures:		
Vehicle Ownership Expense(Prospective Car Purchase& Ins.)	\$	300.00
Personal Grooming	\$	25.00
Emergencies/Miscellaneous		150.00

Official Form 7

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

	Editoria District of North Carolina (NO Exemptions)			
In re	Brian Curtis Bukovich		Case No.	
		Debtor(s)	Chapter	7
			•	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$13,440.00	2006 Employment/Wages
\$62,111.00	2005 Employment/Wages
\$3,963.00	2004 Employment/Wages

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE **\$0.00 2006 N/A** 

\$1,061.00 2005 Cashed In 401K

\$26,000.00 2004 Income from selling his home

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
DATES OF
PAYMENTS
AMOUNT PAID
OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR DATE OF PAYMENT

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Kathleen Ann Lemunyon
Vs.
Brian curtis Bukavich

File #200-cv-85495

NATURE OF PROCEEDING
Settlement agreement

COURT OR AGENCY
AND LOCATION
Fulton County
Georgia
Superior Court Division

STATUS OR DISPOSITION

AMOUNT PAID

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

While traveling in California he lost \$4,500 due to gambling.

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

02/2006

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT.

NAME OF PAYOR IF OTHER

NAME AND ADDRESS
OF PAYEE
The Law Offices of John T. Orcutt, PC

THAN DEBTOR July 25, 2006

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

4

luly 25, 2006 \$1,290.00

6616-203 Six Forks Road Raleigh, NC 27615

Hummingbird Credit Counseling 3737 Glenwood Avenue

3737 Glenwood Avenue Suite 100 Raleigh, NC 27612 July 25, 2006 \$34.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR

Kathleen Lumunyon 105 Bascomb Farm Drive Alpharetta, GA 30004 ex-wife DATE **05/2004**  DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
House and lot
105 Baxcomb Farm Drive
Alpharetta, GA 30004
Value received \$26,000.00

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

19712 Driftwood Bay Brian Bukavich 09/2004-02/2006

Eagle River, AK 99577

Alpharetta, GA 30022

42315 Mill Creek Avenue Brian Bukavich 02/2004-09/2004

1050 Bascomb Farm Drive Brian Bukavich 12/1999-02/2004

Alpharetta, GA 30004

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

6

RNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

SITE NAME AND ADDRESS

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

NAME I.D. NO. **Cwiz Consulting** 58-2547857

ADDRESS 42315 Mill Creek Avenue Alpharetta, GA 30022

ADDRESS

NATURE OF BUSINESS **IT Consulting** 

BEGINNING AND ENDING DATES 05/10/04-12/31/04

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS Kerry Spangler 660 old York Road Etters, PA 17319 DATES SERVICES RENDERED 12/31/2004

None b. List

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

7

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**Brian Bukavich** 

1126 Park Avenue Morrisville, NC 27560

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement

was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	July 25, 2006	Signature	/s/ Brian Curtis Bukovich		
			Brian Curtis Bukovich		
			Debtor		
	Penalty for making a false statement:	Fine of up to \$500,000 or	imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571		

Software Copyright (c) 1996-2005 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

9

Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 34 of 48

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

In r	e Brian Curtis Bukovich		Case N	0					
		Debtor(s)	Chapte	r <b>7</b>					
	DISCLOSURE OF COMPENSA	ATION OF ATTO	ORNEY FOR I	DEBTOR(S)					
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:								
	For legal services, I have agreed to accept		\$	1,290.00					
	Prior to the filing of this statement I have received		\$	1,290.00					
	Balance Due		\$	0.00					
2.	\$ 299.00 of the filing fee has been paid.								
3.	The source of the compensation paid to me was:								
	■ Debtor □ Other (specify):								
4.	The source of compensation to be paid to me is:								
	■ Debtor □ Other (specify):								
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.								
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names								
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Exemption planning, Means Test planning, and other items if specifically included in attorney/client fee contract or required by Bankruptcy Court local rule.								
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from any other adversary proceeding, and any other items excluded in attorney/client fee contract Bankruptcy Court local rule.									
	Fees also collected, where applicable, inclueach, Judgment Search: \$10 each, Credit College Class Certification: Usually \$8 each, Use of Class: \$10 per session, or paralegal typing	Counseling Certificat f computers for Cred	ion: Usually \$34   lit Counseling br	per case, Financial Management efing or Financial Managment					
	C	ERTIFICATION							
this	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	greement or arrangement	for payment to me	for representation of the debtor(s) in					
Date	ed: <b>July 25, 2006</b>	/s/ for John T.							
		for John T. Or		utt PC					
		6616-203 Six F		utt, FO					
		Raleigh, NC 27		4/30					
		postlegal@joh	Fax: (919) 847-3 norcutt.com	1433					

Form 8 (10/05)

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

1	Eastern District of North	Caronna (11C Ext	inpuons)						
In re Brian Curtis Bukovich	Brian Curtis Bukovich		Case N	Case No. Chapter 7					
		Debtor(s)							
CHAPTER 7	INDIVIDUAL DEBTO	OR'S STATEME	NT OF I	NTENTION					
■ I have filed a schedule of assets an	d liabilities which includes deb	ots secured by property	of the estate.						
I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.									
■ I intend to do the following with re	intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:								
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)				
2003 Jeep Liberty Geico Insurance (52,000 miles) *debtor to surrender*	Suntrust	х							
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)							
-NONE-									
Date <b>July 25, 2006</b>	Signature	/s/ Brian Curtis Bul Brian Curtis Bukov							

Debtor

# UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF NORTH CAROLINA (NC EXEMPTIONS)**

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 37 of 48

**B 201** (04/09/06)

obligations.

for John T. Orcutt #10212

Printed Name of Attorney

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

X /s/ for John T. Orcutt

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 6616-203 Six Forks Road Raleigh, NC 27615 (919) 847-9750		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Brian Curtis Bukovich	X /s/ Brian Curtis Bukovich	July 25, 2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

July 25, 2006

Date

# Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 38 of 48

Form B22A (Chapter 7) (10/05)

In re	Brian Curtis Bukovich	
	Debtor(s)	According to the calculations required by this statement:
Case Number:		☐ The presumption arises.
	(If known)	■ The presumption does not arise.
		(Check the box as directed in Parts I. III. and VI of this statement.)

# STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION FOR USE IN CHAPTER 7 ONLY

In addition to Schedules I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		lei debts. Johnt debtors may complete one sta							
		Part I. EXCLUS	ΙΟ	N FOR DIS	ŞΑ	BLED VETE	RAN	S	
_	Decla	are a disabled veteran described in the Vetera ration, (2) check the box for "The presumption Do not complete any of the remaining parts of	doe	s not arise" at the					
1	3741	eteran's Declaration. By checking this box, I (1)) whose indebtedness occurred primarily du performing a homeland defense activity (as de	ring a	a period in which	I۷	as on active duty (a			
	•				,				
	Par	t II. CALCULATION OF MO	NT	HLY INCO	M	E FOR § 70	7(b)	(7) EXCLU	SION
	Marit	al/filing status. Check the box that applies a	nd co	omplete the balan	се	of this part of this s	tateme	nt as directed.	
	а.	Unmarried. Complete only Column A ("De	ebtor	's Income") for	Li	nes 3-11.			
	b. <b>[</b>	Married, not filing jointly, with declaration of	sepa	arate households.	Ву	checking this box,	debtor	declares under pen	alty of perjury: "My
2		spouse and I are legally separated under applic of evading the requirements of § 707(b)(2)(A) 11.							
	с. 🛭	Married, not filing jointly, without the declara	ation	of separate house	ehc	olds set out in Line 2	.b abov	ve. Complete both	n Column A
		("Debtor's Income") and Column B ("Spor	use's	s Income") for l	in	es 3-11.			
		Married, filing jointly. Complete both Colur					("Spc	ouse's Income")	for Lines 3-11.
		gures must reflect average monthly income for ruptcy case, ending on the last day of the mont						Column A	Column B
	amou	ints of income during these six months, you mu hs, divide this total by six, and enter the result	ust to	otal the amounts r	ece			Debtor's Income	Spouse's Income
3							-		
<u> </u>		s wages, salary, tips, bonuses, overtime, comm			_		\$	4,453.00	\$
	the di	ne from the operation of a business, profession ifference on Line 4. Do not enter a number les ness expenses entered on Line b as a dedu	s tha	ın zero. Do not i					
4				Debtor		Spouse			
	a.	Gross receipts	\$	0.00					
	b.	Ordinary and necessary business expenses	\$	0.00					
	C.	Business income		btract Line b from			\$	0.00	\$
		and other real property income. Subtract Line on not enter a number less than zero. Do not in							
		red on Line b as a deduction in Part V.	iciu	de arry part or tr	ie	operating expense	75		
5				Debtor		Spouse			
	a.	Gross receipts	\$	0.0					
	b.	Ordinary and necessary operating expenses	\$	0.0					
	C.	Rental income	Sul	btract Line b from	Liı	ne a	\$	0.00	\$
6	Intere	est, dividends, and royalties.					\$	0.00	\$
7	Pensi	on and retirement income.					\$	0.00	\$
8		ar contributions to the household expenses of or spousal support. Do not include contributio					ling		

completed.

0.00 |

9	Unemployment compensation. Enter the amount in a However, if you contend that unemployment compe benefit under the Social Security Act, do not list the but instead state the amount in the space below:	nsati	on received by	you or you	ır spouse was a		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debto	r \$	0.00	Spouse \$		\$ 0.00	\$
10	Income from all other sources. If necessary, list ad include any benefits received under the Social Secuwar crime, crime against humanity, or as a victim o source and amount.	urity /	Act or payment	s received	as a victim of a		
10	a. I	\$	Debtoi	\$	Spouse		
	b.	\$		\$			
	Total and enter on Line 10					\$ 0.00	\$
11	Subtotal of Current Monthly Income for § and, if Column B is completed, add Lines 3 through					\$ 4,453.00	\$
12	Total Current Monthly Income for § 707( Line 11, Column A to Line 11, Column B, and enter enter the amount from Line 11, Column A.					\$	4,453.00

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION		
13	Annualized Current Monthly Income for § 707(b) (7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	53,436.00
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)  a Enter debtor's state of residence:  b Enter debtor's household size:  5		
	a. Enter debtor's state of residence: NC b. Enter debtor's household size: 5  Application of Section 707(b)(7). Check the applicable box and proceed as directed.	\$	63,285.00
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	presump	otion does not
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this	statem	ent.

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707	(b)(2)
16	Enter the amount from Line 12.	\$
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT regularly contributed to the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$

	Part V. CALCULATION OF DEDUCTIONS UNDER § 707(b)(2)	
	Subpart A: Deductions under Standards of the Internal Revenue Service (IR	S)
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).	\$

20B	Local Standards: housing and utilities; mortgage/rent e of the IRS Housing and Utilities Standards; mortgage/rent expense for available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy or Monthly Payments for any debts secured by your home, as stated in Lin result in Line 20B. Do not enter an amount less than zero.	your county and family size (this information is ourt); enter on Line b the total of the Average ne 42; subtract Line b from Line a and enter the				
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	<ul> <li>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42</li> </ul>	\$				
	c. Net mortgage/rental expense	Subtract Line b from Line a.	\$			
			Φ			
21	Local Standards: housing and utilities; adjustment. If you and 20B does not accurately compute the allowance to which you are of Standards, enter any additional amount to which you contend you are in the space below:	entitled under the IRS Housing and Utilities	\$			
	Local Standards: transportation; vehicle operation/pub You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.					
22	Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8.	es or for which the operating expenses are				
	□ 0 □ 1 □ 2 or more.					
	Enter the amount from IRS Transportation Standards, Operating Costs number of vehicles in the applicable Metropolitan Statistical Area or Cowww.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
			\$			
	Local Standards: transportation ownership/lease exper for which you claim an ownership/lease expense. (You may not claim a vehicles.)  1 2 or more.					
23	Enter, in Line a below, the amount of the IRS Transportation Standard <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Payments for any debts secured by Vehicle 1, as stated in Line 42; sub Line 23. Do not enter an amount less than zero.	n Line b the total of the Average Monthly				
	a. IRS Transportation Standards, Ownership Costs, First Car	\$				
	Average Monthly Payment for any debts secured by Vehicle 1,					
	b. as stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$			
	Local Standards: transportation ownership/lease experchecked the "2 or more" Box in Line 23.  Enter, in Line a below, the amount of the IRS Transportation Standard					
24	www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter i Payments for any debts secured by Vehicle 2, as stated in Line 42; sub Line 24. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs, Second Car	\$				
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$				
	<ul><li>b. as stated in Line 42</li><li>c. Net ownership/lease expense for Vehicle 2</li></ul>	Subtract Line b from Line a.	Φ.			
	o. Net ownership/rease expense for vernore 2	Subtract Eine & Horn Eine d.	\$			
25	Other Necessary Expenses: taxes. Enter the total average monotonic federal, state and local taxes, other than real estate and sales taxes, such a security taxes, and Medicare taxes. Do not include real estates.	uch as income taxes, self employment taxes,	\$			
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.					
27	Other Necessary Expenses: life insurance. Enter average n life insurance for yourself. Do not include premiums for insurance any other form of insurance.	nonthly premiums that you actually pay for term e on your dependents, for whole life or for	<u> </u>			
			*			

28	Other Necessary Expenses: court-ordered pay required to pay pursuant to court order, such as spousal of past due support obligations included in Line 44.	yments. Enter the total monthly amount that you are or child support payments. Do not include payments on	\$
29	Other Necessary Expenses: education for emportant challenged child. Enter the total monthly amount that employment and for education that is required for a physical public education providing similar services is available.	1 3 3	\$
30	Other Necessary Expenses: childcare. Enter the childcare. Do not include payments made for children		\$
31	Other Necessary Expenses: health care. Enter health care expenses that are not reimbursed by insurance payments for health insurance listed in Line 34.	the average monthly amount that you actually expend on e or paid by a health savings account. Do not include	\$
32	\$		
33	Total Expenses Allowed under IRS Standards	. Enter the total of Lines 19 through 32.	\$
	Subpart B: Additional E	xpense Deductions under § 707(b)	1. *
	·	enses that you have listed in Lines 19-32	
	Health Insurance, Disability Insurance and Hemonthly amounts that you actually expend in each of the	ealth Savings Account Expenses. List the average following categories and enter the total.	
34	a. Health Insurance	\$	
	b. Disability Insurance c. Health Savings Account	\$	
	c. Health Savings Account	Total: Add Lines a, b and c	\$
35		nold or family members. Enter the actual monthly and necessary care and support of an elderly, chronically ill, membediate family who is unable to pay for such expenses.	\$
36	Protection against family violence. Enter any avaintain the safety of your family under the Family Violer law.	erage monthly expenses that you actually incurred to nce Prevention and Services Act or other applicable federal	\$
37	Home energy costs in excess of the allowance average monthly amount by which your home energy cost Housing and Utilities. You must provide your case true additional amount claimed is reasonable and necession.	stee with documentation demonstrating that the	\$
38	\$		
39	expenses exceed the combined allowances for food and a	s available at <u>www.usdoj.gov/ust/</u> or from the clerk of the ee with documentation demonstrating that the	\$
40	Continued charitable contributions. Enter the ar or financial instruments to a charitable organization as de	nount that you will continue to contribute in the form of cash fined in 26 U.S.C. § 170(c)(1)-(2).	\$
41	Total Additional Expense Deductions under §	707(b). Enter the total of Lines 34 through 40	\$

	S	ubpart C: Deductions for D	Debt Payment	
42	Future payments on secured of you own, list the name of the creditor, Payment. The Average Monthly Payme 60 months following the filing of the but axes and insurance required by the months following the filing of the but axes and insurance required by the months followed by	identify the property securing the deb nt is the total of all amounts contractu ankruptcy case, divided by 60. Mortga	at, and state the Average Monthly ally due to each Secured Creditor in t age debts should include payments of	the
	Name of Creditor a.	Property Securing the Debt	\$ Total: Add Li	
43	Past due payments on secured securing the debt is necessary for your 1/60th of the amount that you must pay possession of the property. List any suadditional entries on a separate page.	support or the support of your depend by the creditor as a result of the defaul	dents, you may include in your deduct t (the "cure amount") in order to mai	ctions
	Name of Creditor	Property Securing the Debt in Defau		unt
	a	+	\$ Total: Add Li	nes \$
44	Payments on priority claims. E alimony claims), divided by 60.	nter the total amount of all priority cla	ims (including priority child support	and \$
	Chapter 13 administrative exp following chart, multiply the amount in			ense.
45	issued by the Executive Office information is available at www.the bankruptcy court.)	apter 13 plan payment. trict as determined under schedules for United States Trustees. (This w.usdoj.gov/ust/ or from the clerk of ve expense of Chapter 13 case	x Total: Multiply Lines a and b	\$
46	Total Deductions for Debt Pay	ment. Enter the total of Lines 42 thro	ugh 45.	\$
	Subpart I	D: Total Deductions Allowe	ed under § 707(b)(2)	I 4
47	Total of all deductions allowed	under § 707(b)(2). Enter the to	tal of Lines 33, 41, and 46.	\$

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$

# Case 06-01109-5-ATS Doc 1 Filed 07/25/06 Entered 07/25/06 13:53:10 Page 43 of 48

Form B22A (Chapter 7) (10/05)

	Initial presumption determination. Check the applicable box and proceed as directed.				
	☐ The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
52	☐ The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	$\square$ The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of through 55).	Part VI (Lines 53			
53	Enter the amount of your total non-priority unsecured debt	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$			
	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	Secondary presumption determination. Check the applicable box and proceed as directed.  The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does of page 1 of this statement, and complete the verification in Part VIII.	s not arise" at the top			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does				

# Part VII. ADDITIONAL EXPENSE CLAIMS Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses. 56 Expense Description Monthly Amount a. b. c. s d. Total: Add Lines a, b, c, and d

				Part VIII. VERIFICATION
57	I declare und must sign.)	er penalt Date:	y of perjury that the  July 25, 2006	Signature:  Signat

Form 6-Summary (10/05)

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

In re	Brian Curtis Bukovich		Case No	
-		Debtor		
			Chapter_	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	9	13,950.00		
C - Property Claimed as Exempt	No	0			
D - Creditors Holding Secured Claims	Yes	1		11,147.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		90,476.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,925.11
J - Current Expenditures of Individual Debtor(s)	Yes	2			5,228.00
Total Number of Sheets of ALL S	Schedules	21			
	Т	otal Assets	13,950.00		
			Total Liabilities	101,623.80	

Form 6-Summ2 (10/05)

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

In re	Brian Curtis Bukovich		Case No.		
-		Debtor			
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

Official Form 6-Decl. (10/05)

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

In re	Brian Curtis Bukovich	Case No.		
		Debtor(s)	Chapter	7
			-	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	eclare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
<b>23</b> she	ets [total shown on summary page plus 2], and that they are true and correct to the best of my
knowledge,	information, and belief.

Date	July 25, 2006	Signature	/s/ Brian Curtis Bukovich
			Brian Curtis Bukovich
			To 1.

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629 Best Buy\*\* c/o Household Retail Services Post Office Box 15521 Wilmington, DE 19850-5521 Providence Health Systems Post Office Box 389668 Seattle, WA 98138

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504 Capital One Post Office Box 30285 Salt Lake City, UT 84130 Sallie Mae Servicing Post Office Box 9500 Wilkes Barre, PA 18773-9500

Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-1126 Chase Post Office Box 15298 Wilmington, DE 19850 Suntrust Consumer Loan Payments P.O. Box 791144 Baltimore, MD 21279-1144

Credit Bureau Post Office Box 26140 Greensboro, NC 27402 Citifinancial Post Office Box 22060 Tempe, AZ 85285

Allstate Insurance Post Office Box 3589 Akron, OH 44309-3589 Credit Collection Services Two Wells Avenue Newton Center, MA 02459

American Express Post Office Box 297271 Fort Lauderdale, FL 33329

E\*Trade Financial Post Office Box 9201 Plainview, NY 11803

Amli at Milton Park c/o National Credit Post Office Box 312125 Atlanta, GA 31131 Impact Athletics 280 Towerview Court Cary, NC 27513

Anchorage Fracture an Orthopedic 3260 Providence Drive Suite 200 Anchorage, AK 99508 Langdon Clinic 4001 Dale Street Anchorage, AK 99508

Bank of America Post Office Box 1390 Norfolk, VA 23501 NCO Financial Systems Post Office Box 61247 Dept. 64 Virginia Beach, VA 23466

# **United States Bankruptcy Court Eastern District of North Carolina (NC Exemptions)**

	Eastern District of 1 (or the Carolina (1 (or Exemptions)						
In re	Brian Curtis Bukovich		Case No.				
		Debtor(s)	Chapter	7			
	VERIFIC	CATION OF CREDITOR M	IATRIX				
The abo	ove-named Debtor hereby verifies that the	he attached list of creditors is true and con	rrect to the best	t of his/her knowledge.			

Date: July 25, 2006 /s/ Brian Curtis Bukovich

Brian Curtis Bukovich

Signature of Debtor